

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE DIVISION

In re:  MARY ELIZABETH B. CIARLANTE  Debtor(s)	Case No. 17-15657-JNP
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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/22/2017.
- 2) The plan was confirmed on 05/17/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/19/2019, 08/16/2019.
- 5) The case was Dismissed on 09/05/2019.
- 6) Number of months from filing to last payment: 26.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,125.90.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$13,440.10
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$13,440.10**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,441.65
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,070.13
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,511.78**

Attorney fees paid and disclosed by debtor: \$527.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APEX ASSET MANAGEMENT, LLC	Unsecured	120.00	1,012.00	1,012.00	0.00	0.00
APEX ASSET MANAGEMENT, LLC	Unsecured	253.00	325.33	325.33	0.00	0.00
CAMDEN COUNTY MUA	Secured	NA	135.37	135.37	38.65	0.00
CONVERGENT HEATHCARE RECOVE	Unsecured	132.00	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Priority	NA	NA	NA	0.00	0.00
EMERGENCY PHYSICIAN ASSOCIATE	Unsecured	NA	109.60	109.60	0.00	0.00
EQUIFAX CREDIT INFORMATION SER	Unsecured	NA	NA	NA	0.00	0.00
EXPERIAN	Unsecured	NA	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT & COLLECTI	Unsecured	42.00	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT CARD	Unsecured	830.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	2,146.00	2,146.94	2,146.94	0.00	0.00
JPMORGAN CHASE BANK, N.A.	Secured	15,104.00	14,570.13	48.24	13.77	0.00
MERRICK BANK	Unsecured	696.00	669.36	669.36	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	1,072.00	1,108.72	1,108.72	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	289.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	190.44	190.44	0.00	0.00
QUANTUM3 GROUP, LLC	Unsecured	476.00	456.53	456.53	0.00	0.00
REMEX, INC.	Unsecured	106.00	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Unsecured	NA	278.52	278.52	0.00	0.00
TOWNSHIP OF CHERRY HILL	Priority	NA	NA	NA	0.00	0.00
TRANSUNION, LLC	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Secured	282,416.86	293,928.37	18,524.63	5,291.03	0.00
WELLS FARGO BANK, N.A.	Secured	NA	6,115.56	6,115.56	1,746.72	0.00
WELLS FARGO BANK, N.A.	Secured	NA	9,239.23	9,239.23	838.15	0.00
WELLS FARGO BANK, N.A.	Secured	23,984.00	23,801.15	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$33,879.42	\$7,875.90	\$0.00
Debt Secured by Vehicle	\$48.24	\$13.77	\$0.00
All Other Secured	\$135.37	\$38.65	\$0.00
<b>TOTAL SECURED:</b>	<b>\$34,063.03</b>	<b>\$7,928.32</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$6,297.44</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,511.78</u>
Disbursements to Creditors	<u>\$7,928.32</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$13,440.10</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/10/2019

By: /s/ Isabel C. Balboa

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.